FD-302 (Rev. 10-6-95)

FEDERAL BUREAU OF INVESTIGATION

Date of transcription

Investigation on at Date dictated

File #

by

This document contains neither recommendations nor conclusions of the FBI. It is the property of the FBI and is loaned to your agency; it and its contents are not to be distributed outside your agency.

08/02/2010

b6 b7C b7E

, was interviewed in the presence of his attorney, telephone number . Also present during the interview was Special Agent . After being advised of the identities of the interviewing agent and the nature of the interview, provided the following information:

b6 b7C

advised that he did not know anything about the transaction and was only involved in the transaction.

was aware of and first became involved when contacted had previously worked at NEW CENTURY MORTGAGE as and moved to North Carolina. was looking for investors for builders, who had money in escrow to be paid to buyers. associate was and wanted to come to Charlotte and meet eventually met in Charlotte. At that time, told that he worked for a bank and needed investors to buy homes. When was in Charlotte he was shown the property located at and he did not look at any other properties at that time. When returned to Virginia, he contacted about buying the house.

b6 b7C

took care of making all the arrangements for loan package. asked if he had a business account. which helped people with financial matters, and also ML SERVICES. described ML SERVICES as a contracting business The business account was to be used to receive money disbursed from the closing attorney and then would be responsible for distributing the money to others, such as who was ultimately paid $60,000.00 for his purchase of wired the $60,000.00 to from his ML SERVICES account, after he received the funds from the closing attorney. was paid directly from the closing attorney and thought he had received $60,000.00. did not know what portion was. made monthly mortgage payments for from the money he received. advised that the monthly mortgage payment was approximately $9,000.00.

07/30/2010 Charlotte, NC

329A-CE-93181

SA

not close. advised had changed his mind and did not want to sell the house. advised that were not involved with the house. was shown a compensation agreement that reflected $400,000.00 was to be paid to if bought the house from advised that would not sell the house because of the compensation agreement. initially talked to about doing a cash back deal and he said no but to send the offer anyway. After saw the compensation agreement, he said he was not interested. No real estate agents were involved. When asked where obtained the contract, he advised that he had some blank contracts from working in the real estate business.

advised he never did any other deals like the deal. did not buy the house and was not involved in any cash back deals as a straw buyer.

did not know and did not know whether or not contacted after pled guilty.

advised that two real estate deals were run through one for sent those deals to did not have anything else to do with the transaction and only received her standard commission.

never instructed to destroy files and as far as he knows, did not either.

was unaware of anyone else engaged in committing mortgage fraud in North Carolina.

At one point, called and told him that he and wanted to move to North Carolina. advised that never intended to move into the house in North Carolina. himself never permanently moved into but stayed there with on weekends. Approximately two months later, had his name put on the deed with did this because the Chatelaine Home Owner's Association required that in order for him to have a gate code, he needed to be an owner and have utilities for the house in his name.

and were at the closing and were concerned about the home going into foreclosure and told her to give it six months to a year and he would sell it. stayed at the house approximately two weekends a month and used some of the money he received to do some work on the house.

was initially told by that money was available from builders for people who could find investors for the homes. They could not guarantee a specific amount, but said it was between $25,000.00 to $30,000.00.

When asked to explain What type of contracting ML SERVICES was engaged in, stated that it was a cleaning business and other things. advised that "ML" stood for Mortgage and Loan, which was what he originally intended the business to be involved in.

was paid approximately $247,000.00 in order to make the mortgage payments for intention was for he and to move into the property someday.

completed the loan package for never worked for at RELI FINANCIAL or ML SERVICES and did not know why W-2 forms and other financial information for related to RELI FINANCIAL, was in his loan file.

did not know a

admitted that wanted him to find a sham buyer for the house and was aware at the time of the transaction that never intended on living the house. In addition, knew that both he and were being paid for nothing more than supplying a credit worthy buyer for the house. was used because had good credit and knew that from previous business she did with

was informed by that the Federal Bureau of Investigation went to home and seized items.

did not recall talking to but after being shown a purchase contract he sent to to make an offer on the house, recalled making the offer. spoke with on the telephone and in person at house about his available property. The offer was rejected by and the deal did